

United States Bankruptcy Court
Southern District of Georgia

15-50575

In re **Lillie B. Gaskins**

Debtor(s)

Case No.

Chapter

13**CHAPTER 13 PLAN AND MOTION**

[General Order 2005-3 Approved Form]

1. Debtor(s) shall pay to the Trustee the sum of \$ **585.00** for the applicable commitment period of:

☐ 60 months: or

(If applicable include the following): These plan payments

☒ a minimum of 36 months. § 1325(b)(4).

change to \$ ____ in month ____.

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) The Trustee percentage fee as set by the United States Trustee.

(b) Attorney fees allowed pursuant to § 507(a)(2) of \$ **3,000.00** to be paid in accordance with applicable General Orders of this Court.

(c) Other § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.

(d) ☐ Monthly payments according to the contract on the following long-term debts. § 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

CREDITORMONTH OF FIRST TRUSTEE
PAYMENTINITIAL MONTHLY
PAYMENT**-NONE-****IN THE ALTERNATIVE:**

☒ Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

CREDITOR**Santander Consumer USA Inc**INITIAL MONTHLY PAYMENT**\$326.00**

(e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>ESTIMATED</u> <u>CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY</u> <u>PAYMENT</u>
Citifinancial	969 Nolan Road, Willacoochee, Ga 31650	\$17,244.00	5.00%	\$326.00

(f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to §506 and provide payment in satisfaction of those claims as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>VALUATION</u>	<u>INTEREST</u> <u>RATE</u>	<u>MONTHLY</u> <u>PAYMENT</u>
GM Financial	2007 Dodge Nitro	\$7,500.00	5.00%	\$150.00
Unit Con Fin Q	HHG	\$250.00	5.00%	\$5.00

(g) Cure payments on allowed prepetition arrearage claims set forth below. § 1322(b)(5):

CREDITOR**-NONE-**ESTIMATED PREPETITION CLAIM

- (h) The following unsecured allowed claims are classified to be paid at 100% ☐ with interest at ____ %; ☒ without interest. 15-50575

CREDITOR
-NONE-

- (i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in ¶2(f) or 6, will be paid a 0 % dividend or a prorata share of \$ 0.00, whichever is greater.

3. Debtor will make § 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors: ☐ Direct to the Creditor; or ☒ To the Trustee

<u>CREDITOR</u>	<u>ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT</u>
Citifinancial	\$80.00
GM Financial	\$50.00
Unit Con Fin Q	\$5.00

4. Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. § 101(14A). Debtor requests Trustee to provide the statutory notice of § 1302(d) to these claimants.

<u>CREDITOR</u>	<u>ADDRESS</u>
-NONE-	

5. Pursuant to 11 U.S.C. §522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to § 349, with respect to the property described below:

<u>CREDITOR</u>	<u>PROPERTY</u>
FIRST FRANKLIN	HHG
One Main Financial	HHG

6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>AMOUNT OF CLAIM SATISFIED</u>
-NONE-		

7. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by § 1325(a)(5).

8. Other provisions:

- (1) Upon discharge of the Debtor(s), titles to all vehicles, free of creditor's liens, shall be returned to the Debtor(s).
 (2) Upon discharge of the Debtor(s), all non-possessory non-purchase money interest(s) in household goods and furnishing, wearing apparel, appliances, and jewelry are avoided to the extent of the debtor's exemptions.
 (3) Upon discharge of the Debtor(s), all judicial lien(s) in all property of the Debtor(s), acquired both pre-filing and post-filing, are avoided to the extent allowed by law including but not limited to the creditor(s) listed above to avoid liens. **(which will make the claim unsecured for purposes of payment.)**
 (4) Debtor requests a wage deduction order be sent to: **Debtor's employer (as listed in Schedule I).**

(5) Attorney fees will be paid under the plan. Secured claims will be paid a rate of 5.00%, unless noted.

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9. The amount, and secured or unsecured status, of claims disclosed in this Plan are based upon debtor's best estimate and belief. An allowed proof of claim will supersede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed claims as this Plan proposes, after notice from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

Date August 21, 2015

Signature /s/ Lillie B. Gaskins
Lillie B. Gaskins
Debtor

Revised 10/2005